

Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method for conducting a transaction, the method comprising:

- a. receiving a transaction request from a user at a server;
- b. issuing a challenge to the user;
- c. receiving a response from the user based upon said challenge;
- d. processing said response to verify an instrument;
- e. assembling credentials for the transaction at said server, said credentials comprising

at least one key;

- f. providing at least a portion of said assembled credentials to said user;
- g. receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user; and
- h. validating said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Claim 2 (original): The method of Claim 1, wherein the transaction is an electronic purchase transaction.

Claim 3 (original): The method of Claim 2, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 4 (original): The method of Claim 1, wherein the instrument is a smartcard.

Claims 5-42 (cancelled).

Claim 43 (currently amended): A method for conducting a transaction, the method comprising:

- a. receiving a transaction request from a user at a server;
- b. issuing a challenge to the user;
- c. receiving a response from the user based upon said challenge;
- d. processing said response to verify the user;
- e. assembling credentials for the transaction at said server, said credentials comprising

at least one key;

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- f. providing at least a portion of said assembled credentials to said user;
- g. receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user; and
- h. validating said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Claim 44 (previously presented): The method of Claim 43, wherein the transaction is an electronic purchase transaction.

Claim 45 (previously presented): The method of Claim 44, wherein the electronic purchase transaction is conducted using a digital wallet.

Claim 46 (currently Amended): The method of Claim 43, wherein the instrument is user conducts the transaction via a smartcard.

Claims 47-89 (cancelled).